

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LESLIE M. HIXENBAUGH  
SHARON K. HIXENBAUGH  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:20-20479

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/10/2020 and confirmed on 3/25/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		99,624.67
Less Refunds to Debtor	1,973.80	
TOTAL AMOUNT OF PLAN FUND		97,650.87

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	5,226.94	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,626.94

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 8898	0.00	59,238.99	0.00	59,238.99
	PNC BANK NA Acct: 8898	13,218.21	13,218.21	0.00	13,218.21
					72,457.20

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	LESLIE M. HIXENBAUGH Acct:	0.00	0.00	0.00	0.00
	LESLIE M. HIXENBAUGH Acct:	1,973.80	1,973.80	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 2678	3,408.04	3,408.04	0.00	3,408.04
	PEOPLES NATURAL GAS CO LLC* Acct: 8759	0.00	4,386.98	0.00	4,386.98
	CLEARVIEW FCU** Acct:	0.00	5,988.00	0.00	5,988.00
					13,783.02

Unsecured					
	ECMC(*) Acct: 2678	48,330.14	1,944.32	0.00	1,944.32
	BUREAU OF ACCOUNT MANAGEMENT Acct: 5051	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - CF MEDI Acct: 359P	460.80	18.54	0.00	18.54
	DISCOVER BANK(*) Acct: 6200	0.00	0.00	0.00	0.00
	GREAT LAKES HIGHER ED CORP Acct: 9397	0.00	0.00	0.00	0.00
	MERCHANTS & MEDICAL CREDIT CORP	0.00	0.00	0.00	0.00

20-20479

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1133				
	PNC BANK	0.00	0.00	0.00	0.00
	Acct: 0146				
	PNC BANK	0.00	0.00	0.00	0.00
	Acct: 3806				
	SALLIE MAE	0.00	0.00	0.00	0.00
	Acct: 9541				
	SHARP COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: 8502				
	WELLS FARGO BANK NA	4,862.84	195.63	0.00	195.63
	Acct: 2678				
	INTERNAL REVENUE SERVICE*	10,290.62	413.99	0.00	413.99
	Acct: 1169				
	PEOPLES NATURAL GAS CO LLC*	568.18	22.86	0.00	22.86
	Acct: 5715				
	CAPITAL ONE NA**	732.01	29.45	0.00	29.45
	Acct: 6511				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	457.92	18.42	0.00	18.42
	Acct: 359A				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	106.85	4.30	0.00	4.30
	Acct: 503A				
	QUANTUM3 GROUP LLC AGNT - CF MEDI	107.52	4.33	0.00	4.33
	Acct: 503P				
	UPMC PHYSICIAN SERVICES	789.42	31.76	0.00	31.76
	Acct: 2678				
	DUQUESNE LIGHT COMPANY(*)	2,488.44	100.11	0.00	100.11
	Acct: 6143				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9489				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	VIKING CLIENT SERVICES INC	0.00	0.00	0.00	0.00
	Acct:				
					2,783.71

TOTAL PAID TO CREDITORS

89,023.93

TOTAL CLAIMED

PRIORITY 3,408.04

SECURED 13,218.21

UNSECURED 69,194.74

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LESLIE M. HIXENBAUGH  
SHARON K. HIXENBAUGH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:20-20479

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Leslie M. Hixenbaugh  
Sharon K. Hixenbaugh  
Debtors

Case No. 20-20479-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 30, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Leslie M. Hixenbaugh, Sharon K. Hixenbaugh, 5905 Victor Circle, Aliquippa, PA 15001-4818
15197739	Bureau of Account Managment, Bureau Of Account, Camp Hill, PA 17011
15197745	Merchants & Medical Credit, Viking Client Services, Flint, MI 48507
15197750	Sallie Mae/Navient, PO Box 9450, Wilkes Barre, PA 18773

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 01 2025 00:53:31	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:53:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15197738	+ Email/Text: bncnotifications@pheaa.org	May 01 2025 00:19:00	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
15197740	+ Email/Text: Bankruptcy@BAMcollections.com	May 01 2025 00:20:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
15220469	Email/PDF: bncnotices@becket-lee.com	May 01 2025 00:35:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15697448	+ Email/Text: bankruptcy@clearviewfcu.org	May 01 2025 00:20:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15197741	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 01 2025 00:21:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3225
15197742	+ Email/Text: mrdiscen@discover.com	May 01 2025 00:19:00	Discover Card, PO Box 71084, Charlotte, NC 28272-1084
15231560	+ Email/Text: kbarkley@bernsteinlaw.com	May 01 2025 00:21:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15215617	Email/Text: ECMCBKNotices@ecmc.org	May 01 2025 00:20:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15197743	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 01 2025 00:20:00	Great Lakes Student Loans, P.O. Box 3059, Milwaukee, WI 53201-3059
15197744	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 01 2025 00:20:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 28

15231432	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2025 00:19:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15197749	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2025 00:19:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15197747	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2025 00:19:00	Pnc Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15197746	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2025 00:19:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15197748	+ Email/Text: edinkel@vikingservice.com	May 01 2025 00:21:00	PNC Card, c/o Viking Client Services, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3782
15212319	+ Email/Text: ebnpeoples@grblaw.com	May 01 2025 00:19:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15220994	Email/Text: bnc-quantum@quantum3group.com	May 01 2025 00:20:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15198195	^ MEBN	May 01 2025 00:14:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15225205	Email/Text: BNCnotices@dcmservices.com	May 01 2025 00:20:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15197752	+ Email/Text: edinkel@vikingservice.com	May 01 2025 00:21:00	Viking Client Services, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3763
15230407	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 01 2025 00:35:29	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15197753	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 01 2025 01:24:43	Wells Fargo Bank, N.A., 301 E. 58th Street N, Sioux Falls, SD 57104-0422

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15197751	##+	Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 28

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Leslie M. Hixenbaugh julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Sharon K. Hixenbaugh julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8